# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK 300 Quarropas Street

White Plains, NY 10601

CASE NO .: 17-23812-rdd IN RE: Shaye Kraus

Social Security/Taxpayer ID/Employer ID/Other Nos.:

xxx-xx-1148

CHAPTER: 13

#### **DEFICIENCY NOTICE**

PLEASE TAKE NOTICE that, pursuant to the automatic dismissal provisions set forth in 11 U.S.C. § 521(i), if: (1) you are an individual debtor or joint debtors, (2) you filed a voluntary case under chapter 7 or 13, (3) you fail to cure those deficiencies identified by an asterisk [\*] below, and (4) the Court does not grant an extension of time or order otherwise, your case may be dismissed without further notice on or after the forty-sixth (46th) day following the commencement of the case.

PLEASE TAKE FURTHER NOTICE that nothing herein modifies the deadline by which any document must be filed under the applicable provisions of the Bankruptcy Code or Federal Rules of Bankruptcy Procedure, or implies that the information contained in any filed document is adequate or sufficient. Additionally, the failure to file any required document by such deadline may be cause for the dismissal or conversion of your case prior to the forty-sixth (46th) day following the commencement of the case.

The current deficiencies in your case are listed below. If an asterisk [\*] appears before a document listed below, the document is a section 521(a)(1) requirement that, if not filed, would subject your case to the automatic dismissal provisions (referred to in the first paragraph above).

Statement of Your Current Monthly Income and Calculation of Commitment Period (Official Form 122C-1) due 12/11/2017 Chapter 13 Model Plan due 12/11/2017 Certificate of Credit Counseling due 11/27/2017 Declaration About an Individual Debtor's Schedules (Official Form 106Dec) due 12/11/2017 \* Schedule A/B: Property (Official Form 106A/B) due 12/11/2017

Schedule C: The Property You Claim as Exempt (Official 12/11/2017 Form 106C) due 12/11/2017

\* Schedule D: Creditors Who Hold Claims Secured By Property (Official Form 106D) due 12/11/2017

\* Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) due 12/11/2017

Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G) due 12/11/2017

Schedule H: Your Codebtors (Official Form 106H) due 12/11/2017

- \* Schedule I: Your Income (Official Form 106I)<sup>1</sup> due 12/11/2017
- \* Schedule J: Your Expenses (Official Form 106J)<sup>1</sup> due
- \* Statement of Financial Affairs due 12/11/2017 Summary of Assets and Liabilities due 12/11/2017

All required documents must be filed timely. The document(s) appearing above must be filed with the Court by the applicable deadline.

<sup>1</sup> NOTE: A debtor who has not filed Schedules I and/or J has also failed to provide the Court with the two statements required by section 521(a)(1)(B)(v) and (vi): "(v) a statement of the amount of monthly net income, itemized to show how the amount is calculated; and (vi) a statement disclosing any reasonably anticipated increase in income or expenditures over the 12-month period following the date of the filing of the petition." The filing of completed Schedules I and J satisfies the requirement of providing these two statements to the Court.

NOTE: No later than the time of the meeting of creditors conducted by the trustee pursuant to 11 U.S.C. § 341(a), you must provide the trustee with copies of all payment advices or other evidence of payment received from any employer within 60 days prior to the date of filing of the petition. See General Order M-382.

Dated: November 27, 2017 Vito Genna Clerk of Court

#### United States Bankruptcy Court Southern District of New York

In re: Shaye Kraus Debtor Case No. 17-23812-rdd Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0208-7 User: nrai Page 1 of 1 Date Rcvd: Nov 27, 2017

Form ID: def7or13 Total Noticed: 2

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2017.

db +Shaye Kraus, 334 Route 306, Monsey, NY 10952-1442

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. ust +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Nov 27 2017 19:20:29 United States Trustee,

U.S. Federal Office Building,

Office of the United States Trustee, U.S. Federal Off 201 Varick Street, Room 1006, New York, NY 10014-9449

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2017 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2017 at the address(es) listed below: Jeffrey L. Sapir-13 info@sapirch13tr.com

TOTAL: 1

TOTAL: 1